

January 30th, 2008

Re: Lawsuit: Online Payment Solution, Inc a New York corporation plaintiff and Eric Nolter and Nick Nolter defendants. Answer of summons dated January 09, 2008

In answer:

Nature of Action:

1. denied

2. denied

The Parties:

3. we, (Nolter's) have never heard of OPS, (Online Payment Solutions, Inc.) or ever done any business with them.

4. we have never had a relationship or business dealings or contracts with HandlesBanken.

5. NA

6. Denied

7. Denied

8. NA

9. NA

10. NA

Common Facts:

13. No contract exists between OPS, or ECS or MENZIA with Nolter's.

14. Same as 13.

15. Same as 13

ECS agreement with Scandorder

16. Denied, no contract exists and is not attached to this lawsuit, please produce evidence of said contract.

17. Denied

18. Nolter's never had a relationship or contracts with HandlesBanken.

Internet Credit Card Processing:

19. NA

20. NA

21. NA

22. NA

Defendants Pivotal...

23. NA

24. NA

25. NA

26. NA

27. NA

Defendants HandlesBanken account...

28. Denied

29. NA

30. NA

31. NA

32. NA

Defendant Johansson's history...

33. NA

34. NA

35. NA

36. NA

37. NA

38. ????

39. NA

40. Denied, Nolter's have never been arrested nor convicted of any crimes. Never have been involved with the Government of Grenada nor ever been to the country.

ECS Agreements with Defendants:

41. Denied, said contract never attached to lawsuit?

42. Denied, no contracts are made part of this lawsuit nor any type of accounting to prove said missing funds.

43. Denied:

44. NA

45. NA

46. Denied

First Claim for relief.

47 through 86 DENIED.

In answer:

No contracts were produced, no financial statements,
no accounting, typical frivolous lawsuit.

Nick Nolter

Copies of answers sent by regular mail as of January
30th, 2008 to Plaintiffs.